

CEDEC

A Better Economy for Better Lives

A PLACE TO CALL HOME

Designing Affordable Housing



Across Canada, and increasingly across Quebec, housing is becoming one of the most urgent economic and social challenges of our time.

Rents are rising, while vacancy rates are falling. Too many people, notably seniors, families with fixed incomes, and newcomers, are being left without real housing options.

For decades, Quebec was known for its affordable rental housing, thanks to a deep stock of purpose-built rental units and strong rent controls. That advantage is quickly waning.

Waitlists for social housing are growing. Construction of new affordable units has slowed.

A looming housing crisis is no longer limited to big cities. It's spreading to rural regions, too. Governments are responding. The \$13-billion [Build Canada Homes](#) initiative (September 2025) and the national housing agency reflect a serious and systemic approach to tackling the situation.

In Quebec, proposals for workforce training and modular construction point to promising change. At the municipal level, new partnerships between civil society, private developers, and the public sector are generating innovative responses. To truly solve this crisis, we'll need more than one solution.

We'll need transformation across every part of the housing industry.

SEEING THE BIG PICTURE

Construction and real estate economist David Goulet sees this transformation as both necessary and achievable. From his vantage point as economic director with the [Association des professionnels de la construction et de l'habitation du Québec](#), Goulet explained that improving affordability will take better training systems, innovation in building methods, and a long-term policy shift.

He applauded Quebec's push for flexible, on-the-job training, which makes it easier for workers, including newcomers, to enter the construction sector. He's also encouraged by a federal investment in modular housing, a model widely used in Europe but under-developed in Canada.

"Once it starts, I think we'll see a deeper transformation of our industry," he said.

Goulet also pointed to sustainability as an often-overlooked affordability lever. Long-term energy efficiency saves tenants money, particularly in social housing, where operators think about lifecycle costs. "... it might be more expensive to do an energy-efficient building, but you're going to save a lot of money in the long run," he said.

With many of Quebec's construction firms employing fewer than five people, he argued that public leadership is critical to move the sector forward. In his view, government must lead by investing early in innovation, land access, and planning.



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David Goulet, Association des professionnels de la construction et de l'habitation du Québec



Deeper transformation is coming to the housing sector as sustainability is seen as an affordability lever and investments in modular housing design come on stream, according to David Goulet of the Association des professionnels de la construction et de l'habitation du Québec.



TAKING INNOVATIVE ACTION

Entrepreneur and former academic Philippe Dufort is one of many local leaders taking the long-term-housing-innovation view. In fact, **cmétis**, which he cofounded, is the first non-profit general contractor to be recognized by the provincial government regulator (Régie du bâtiment du Québec). As President and Chief Executive Officer of the newly minted **Société de développement de l'Est**, of which cmétis is a founding member, Dufort is building a 30-unit eco-neighbourhood in Métis-sur-Mer, with more communities to come. Dufort consulted his town, incorporated local design preferences, and focused on keeping elders and families within the community.

Dufort's philosophy is rooted in long-term thinking, both for his community and the broader housing system. "We're not there to optimize profits, but a good life," he explained. "That is the big revolution that we're trying to accomplish, and that will maybe pave the way for other developers to know that it's possible to be a non-profit developer."

His organization is also exploring additional projects in places like Rimouski and Cap-Chat. Dufort is also in discussion with mayors across the Gaspésie to identify further development opportunities.

Sustainability is woven into every aspect of their housing design. With \$10 million in funding from the Société d'habitation du Québec, the Métis-sur-Mer units will include triple-glazed windows, white cedar cladding, heat pumps, hemp-based insulation, and long-lasting steel roofs. Shared amenities such as electric vehicles and greenhouses further reduce costs and environmental impact.



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Philippe Dufort, cmétis co-founder



When Philippe Dufort founded cmétis, the idea was to co-design intergenerational housing with the individuals in his community who would live and thrive there. (Photos: top and bottom courtesy of Myria Mercier; middle photo courtesy of cmétis)

For Dufort, innovation is not just about materials, it's about a co-designed future that keeps communities intact and gives people of all ages a home to stay and thrive in.

THE HOUSING SITUATION IS A REAL PROBLEM FOR MANY

Despite promising policy and construction efforts, barriers remain steep for many, a case in point is seniors. At [Seniors Action Quebec](#) (SAQ), housing is now a top concern.

Ruth Pelletier, a founding member of SAQ, explained that seniors are regularly forced to choose between rent, food, and medication. In Quebec, nearly one in five senior households spend more than 30% of their income on housing, (Canadian Housing Survey, 2024).

Waitlists are long, and affordable, accessible units are scarce.

“The urgency cannot be overstated,” said Paulina Abarca-Cantin, Executive Director of Seniors Action Quebec. “The potential human, social and economic costs will be enormous, and inter-generational,” she added.

In an effort to support seniors and their families, SAQ teamed up with Éducaloi to produce a [series of videos](#) on information resources for seniors’ housing in Quebec.

“Seniors may be mobile today, but in 10 years they may face major mobility or vision issues. We need to plan now,” explained Pelletier.



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Executive Director, Seniors Action Quebec



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Ruth Pelletier
Founding member, Seniors Action Quebec

Legal protections exist, such as anti-eviction rules for those over 70, but they aren’t enough to ensure security and dignity. Rising rents and scarce options are pushing seniors out of their communities and into vulnerability.

SAQ is calling for a long-term, equity-focused housing strategy that centres on the lived experience of older adults and invests in housing that supports aging in place.

“We’ve got to keep thinking down the road,” said Pelletier. “And prevent these crises from happening.”

A PLACE TO CALL HOME FOR ALL

The future of housing in Quebec will be shaped by the choices made today. Quebecers face real challenges: labour shortages, regulatory bottlenecks, unequal regional capacity, and the rising cost of land and materials.

There are signs of progress, for example new programs, public-private, civil society collaboration, community leadership, and a shared recognition that building affordable housing is not just a social need, but an economic opportunity and imperative.

From workforce training to land use and modular design to public, private, and civil society development, solutions are emerging that offer hope, not as a quick fix, but as the foundation of a stronger, more resilient housing industry.

The question now is whether governments, private and civil society developers, and communities can stay focused, collaborate effectively, and scale what works.

That is the challenge ahead. It is also the opportunity to build a future where every Quebecer, including those most vulnerable, has a place to call home.

CEDEC is working with public, private, and civil society stakeholders to create a Roadmap of promising economic development opportunities to be pursued in 2026-2028. The identification of these opportunities stems from CEDEC's report, **Overview of Quebec's Economic Landscape (OQEL)**, and a recent series of **Collaborative Economic Development Dialogues (CEDDs)**, designed to discuss the findings of the report.

CEDEC's research activities have identified promising economic development initiatives across various economic sectors. In a nine-part series, CEDEC is highlighting some of these initiatives and the leadership, determination, and innovation of their champions who successfully brought these businesses and social enterprises to life.

Access the Collaborative Economic Development article series at www.cedec.ca.

To learn more about the
Community Economic Development and Employability Corporation (CEDEC),
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